



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name EASTERN BANKSHARES INC

City/State BOSTON, MA

Bank Holding Company Information

Federal Reserve District: 1

Consolidated Assets (\$000): 23,513,223

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

EASTERN BANKSHARES INC
265 FRANKLIN STREET

BOSTON, MA 02110

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BHC Name

City/State

Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	17,857,689	13,803,123	11,387,779	11,136,127	10,389,236
Net income (\$000)	154,665	22,738	135,098	122,727	86,697
Number of BHCs in peer group	130	128	125	118	108

	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.45	2.60	32	2.97	2.77	61	3.69	3.01	81	3.58	3.08	78	3.38	2.92	77
+ Non-interest income	1.09	1.04	58	1.30	1.21	59	1.58	1.32	70	1.59	1.31	69	1.80	1.35	68
- Overhead expense	2.51	2.17	78	3.69	2.57	84	3.65	2.69	85	3.57	2.71	85	3.78	2.72	88
- Provision for credit losses	-0.05	-0.09	55	0.28	0.51	24	0.06	0.15	26	0.14	0.14	57	0.06	0.16	21
+ Securities gains (losses)	0.01	0.01	73	0	0.02	41	0.02	0.01	80	0	0	68	0.11	0.01	95
+ Other tax equivalent adjustments	-0.19	0	1	0	0	86	0	0	42	0	0	45	0	0	47
= Pretax net operating income (tax equivalent)	0.90	1.66	6	0.30	1.04	11	1.58	1.56	49	1.47	1.57	39	1.46	1.43	49
Net operating income	0.87	1.26	12	0.16	0.81	10	1.19	1.19	44	1.10	1.24	31	0.83	0.89	42
Net income	0.87	1.26	12	0.16	0.82	10	1.19	1.19	43	1.10	1.24	31	0.83	0.90	41
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.66	3.06	21	3.30	3.55	29	4.31	4.41	44	4.11	4.24	42	3.75	3.80	45
Interest expense	0.03	0.25	2	0.09	0.52	0	0.32	1.08	4	0.24	0.86	5	0.07	0.60	0
Net interest income (tax equivalent)	2.62	2.80	34	3.21	3.01	58	3.99	3.33	76	3.87	3.38	76	3.67	3.19	77
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.06	0.11	41	0.08	0.27	28	0.05	0.21	25	0.10	0.22	36	0.02	0.24	11
Earnings coverage of net loan and lease losses (X)	32.21	39.72	62	9.26	22.91	40	38.83	24.40	78	20.19	21.75	63	78.22	19.67	92
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.80	1.23	17	1.16	1.58	28	0.92	0.83	59	0.91	0.90	52	0.90	0.98	41
Allowance for loan and lease losses / Total loans and leases	0.80	1.20	20	1.16	1.55	29	0.92	0.81	61	0.91	0.89	53	0.90	0.96	43
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.27	0.49	23	0.42	0.71	26	0.47	0.57	42	0.30	0.61	15	0.22	0.72	10
30-89 days past due loans and leases / Total loans and leases	0.49	0.32	77	0.24	0.39	35	0.33	0.43	45	0.38	0.44	47	0.42	0.47	54
Liquidity and Funding															
Net noncore funding dependence	-3.64	-2.33	45	-15.04	3.20	5	0.67	14.45	15	3.92	16.62	15	3.89	17.03	14
Net short-term noncore funding dependence	-3.83	-7.71	59	-15.19	-4.76	17	0.49	3.38	33	3.82	4.66	34	3.68	4.83	37
Net loans and leases / Total assets	51.71	58.67	29	60.10	61.58	38	76.52	63.77	82	77.10	63.98	86	75.01	62.73	82
Capitalization															
Tier 1 leverage ratio	13.96	8.98	97	19.53	9.13	99	11.47	9.76	85	10.39	9.71	73	9.85	9.53	61
Holding company equity capital / Total assets	14.49	10.71	93	21.47	11.16	99	13.76	12.43	66	12.59	12.22	59	12.24	11.94	57
Total equity capital (including minority interest) / Total assets	14.49	10.82	93	21.47	11.29	99	13.76	12.57	66	12.59	12.27	59	12.24	12.01	55
Common equity tier 1 capital / Total risk-weighted assets	19.04	12.42	95	28.46	12.38	99	12.66	12.17	68	11.51	12.12	48	11.15	12.19	38
Net loans and leases / Equity capital (X)	3.57	5.53	10	2.80	5.58	6	5.56	5.21	62	6.12	5.29	70	6.13	5.27	67
Cash dividends / Net income	33.37	28.27	61	0	42.30	4	0	33.12	3	0	27.31	5	0	31.29	5
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	47.28	10.50	96	37.27	16.68	91	2.18	9.26	21	4.67	7	51	10.93	8.28	71
Equity capital	-0.63	7.46	12	114.23	6.99	99	11.65	10.49	69	7.71	7.89	64	6.02	10.18	50
Net loans and leases	26.72	3.36	92	7.82	9.07	54	1.42	9.10	19	7.58	7.89	58	6.79	9.38	50
Noncore funding	426.15	-14.79	99	-75.71	-12.18	1	-40.47	6.59	2	-13.65	10.67	14	136.12	5.59	96
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16
Equity investment in subsidiaries / Equity capital	95.44	103.22	10	78.03	102.81	1	99.66	103.22	30	99.60	103.10	32	99.55	102.10	34
Cash from ops + noncash items + op expense / Op expense + dividends	22.32	154.48	6	201.99	147.24	76	-40.86	190.27	3	25.78	174.91	4	38.83	148.20	8

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	369,221	374,840	405,390	371,884	306,922	-1.50	37.24
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	353,600	362,943	395,222	362,120	297,475	-2.57	33.97
Tax-exempt income on loans and leases.....	15,621	11,897	10,168	9,764	9,447	31.30	206.53
Estimated tax benefit on income on loans and leases.....	4,152	3,341	2,892	2,874	5,193	24.26	11.89
Income on loans and leases (tax equivalent).....	373,373	378,181	408,282	374,758	312,115	-1.27	36.90
Investment interest income (tax equivalent).....	67,628	41,544	42,068	44,395	42,671	62.79	107.80
Interest on balances due from depository institutions.....	1,885	1,756	2,975	3,409	2,794	7.35	-45.50
Interest income on other earning assets.....	2	7	245	1,036	754	-71.43	-99.77
Total interest income (tax equivalent).....	442,888	421,488	453,570	423,598	358,334	5.08	43.05
Interest on time deposits of \$250K or more.....	253	687	2,443	2,643	435	-63.17	
Interest on time deposits < \$250K.....	345	861	1,551	1,199	527	-59.93	
Interest on foreign office deposits.....	0	0	0				
Interest on other deposits.....	4,570	9,769	23,311	13,545	3,276	-53.22	54.81
Interest on other borrowings and trading liabilities.....	169	761	6,449	7,735	2,654	-77.79	-68.11
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	5,337	12,078	33,754	25,122	6,892	-55.81	-5.04
Net interest income (tax equivalent).....	437,551	409,410	419,816	398,476	351,442	6.87	43.94
Non-interest income.....	194,536	179,344	180,273	177,448	186,866	8.47	15.56
Adjusted operating income (tax equivalent).....	632,087	588,754	600,089	575,924	538,308	7.36	33.83
Overhead expense.....	448,134	508,869	415,973	397,567	392,229	-11.94	21.36
Provision for credit losses.....	-9,686	38,800	6,300	15,100	5,800		
Securities gains (losses).....	1,166	288	2,017	50	11,356	304.86	346.74
Other tax equivalent adjustments.....	-34,352	1	0	0	0		
Pretax net operating income (tax equivalent).....	160,453	41,374	179,833	163,307	151,635	287.81	68.14
Applicable income taxes.....	34,047	13,163	39,481	34,884	54,331	158.66	39.28
Tax equivalent adjustments.....	-28,259	5,473	5,254	5,696	10,607		
Applicable income taxes (tax equivalent).....	5,788	18,636	44,735	40,580	64,938	-68.94	-82.31
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	154,665	22,738	135,098	122,727	86,697	580.20	146.62
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	154,665	22,738	135,098	122,727	86,697	580.20	146.62
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	154,665	22,738	135,098	122,727	86,697	580.20	146.62
Investment securities income (tax equivalent).....	67,628	41,544	42,068	44,395	42,671	62.79	107.80
US Treasury and agency securities (excluding mortgage-backed securities).....	7,135	1,971	669	0	0	262.00	
Mortgage-backed securities.....	51,248	29,749	30,623	31,870	26,252	72.27	193.92
All other securities.....	9,245	9,824	10,776	12,525	16,419	-5.89	-38.81
Cash dividends declared.....	51,619	0	0	0	0		
Common.....	51,619	0	0	0	0		
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.48	2.85	21	3.05	3.27	29	3.98	4	52	3.80	3.87	46	3.45	3.47	49
Less: Interest expense	0.03	0.23	2	0.09	0.48	0	0.30	0.98	5	0.23	0.79	5	0.07	0.55	0
Equals: Net interest income (tax equivalent)	2.45	2.60	32	2.97	2.77	61	3.69	3.01	81	3.58	3.08	78	3.38	2.92	77
Plus: Non-interest income	1.09	1.04	58	1.30	1.21	59	1.58	1.32	70	1.59	1.31	69	1.80	1.35	68
Equals: adjusted operating income (tax equivalent)	3.54	3.70	42	4.27	4.04	66	5.27	4.41	83	5.17	4.46	86	5.18	4.33	87
Less: Overhead expense	2.51	2.17	78	3.69	2.57	84	3.65	2.69	85	3.57	2.71	85	3.78	2.72	88
Less: Provision for credit losses	-0.05	-0.09	55	0.28	0.51	24	0.06	0.15	26	0.14	0.14	57	0.06	0.16	21
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.01	73	0	0.02	41	0.02	0.01	80	0	0	68	0.11	0.01	95
Plus: other tax equivalent adjustments	-0.19	0	1	0	0	86	0	0	42	0	0	45	0	0	47
Equals: Pretax net operating income (tax equivalent)	0.90	1.66	6	0.30	1.04	11	1.58	1.56	49	1.47	1.57	39	1.46	1.43	49
Less: Applicable income taxes (tax equivalent)	0.03	0.38	1	0.14	0.23	21	0.39	0.36	58	0.36	0.33	58	0.63	0.55	57
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income	0.87	1.26	12	0.16	0.81	10	1.19	1.19	44	1.10	1.24	31	0.83	0.89	42
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	0.87	1.26	12	0.16	0.82	10	1.19	1.19	43	1.10	1.24	31	0.83	0.90	41
Memo: Net income (last four quarters)	0.87	1.26	12	0.16	0.82	10	1.19	1.19	43	1.10	1.24	31	0.83	0.91	40
Net income—BHC and noncontrolling (minority) interest	0.87	1.27	11	0.16	0.83	10	1.19	1.20	43	1.10	1.25	31	0.83	0.91	41
Margin Analysis															
Average earning assets / Average assets	93.40	93.08	54	92.45	92.32	53	92.46	91.05	65	92.46	91.48	60	92.08	91.61	54
Average interest-bearing funds / Average assets	77.49	61.99	89	78.11	64.06	90	82.20	65.57	93	83.01	65.56	94	82.43	65.75	92
Interest income (tax equivalent) / Average earning assets	2.66	3.06	21	3.30	3.55	29	4.31	4.41	44	4.11	4.24	42	3.75	3.80	45
Interest expense / Average earning assets	0.03	0.25	2	0.09	0.52	0	0.32	1.08	4	0.24	0.86	5	0.07	0.60	0
Net interest income (tax equivalent) / Average earning assets	2.62	2.80	34	3.21	3.01	58	3.99	3.33	76	3.87	3.38	76	3.67	3.19	77
Yield or Cost															
Total loans and leases (tax equivalent)	3.73	4.01	35	3.92	4.27	31	4.56	5.09	16	4.38	4.95	16	3.92	4.52	19
Interest-bearing bank balances	0.13	0.14	24	0.14	0.27	11	1.67	2.04	29	1.66	1.64	51	1.20	1.05	75
Federal funds sold and reverse repos	0	0.25	19	1.63	0.68	88	3.32	2.44	80	2.07	2.17	51	1.35	1.41	61
Trading assets		0.45		1.86	0.60	80	1.62	0.99	64	1.72	1.11	63	1.19	1.11	53
Total earning assets	2.62	3.04	20	3.26	3.51	30	4.26	4.36	45	4.06	4.20	43	3.63	3.73	44
Investment securities (tax equivalent)	1.32	1.77	15	2.28	2.25	51	2.95	2.76	70	2.99	2.68	77	3.29	2.47	89
US Treasury and agency securities (excluding mortgage-backed securities)	0.69	1.14	22	0.64	1.75	7	1.96	2.32	30		2.05			1.62	
Mortgage-backed securities	1.14	1.57	12	1.98	2.05	40	2.82	2.61	78	2.78	2.50	82	2.55	2.23	80
All other securities	3.54	2.81	77	3.66	3.24	70	3.73	4.06	48	3.79	4.20	55	4.77	3.66	83
Interest-bearing deposits	0.04	0.21	4	0.10	0.53	3	0.30	1.10	3	0.20	0.81	3	0.05	0.49	1
Time deposits of \$250K or more	0.29	0.66	10	0.96	1.42	17	1.81	1.96	35	1.76	1.44	75			
Time deposits < \$250K	0.16	0.62	3	0.38	1.36	2	0.59	1.82	4	0.41	1.29	6			
Other domestic deposits	0.03	0.15	5	0.09	0.36	3	0.27	0.93	4	0.16	0.67	3			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos	0	0.17	9	1.25	0.62	85	2.18	1.86	63	2.01	1.51	71	1.34	0.94	77
Other borrowed funds and trading liabilities	1.14	1.27	44	1.22	1.50	35	2.53	2.38	62	1.88	2.28	22	1.42	1.77	32
All interest-bearing funds	0.04	0.37	2	0.11	0.74	0	0.36	1.49	1	0.27	1.19	2	0.08	0.82	0

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	194,536	179,344	180,273	177,448	186,866
Fiduciary activities income	24,797	21,473	20,029	19,511	18,011
Service charges on deposit accounts - domestic	24,272	21,560	27,043	26,897	26,677
Trading revenue	0	-4	1,297	2,156	2,235
Investment banking fees and commissions	26	4	3	6	17
Insurance activities revenue	94,471	94,121	90,209	91,499	82,773
Venture capital revenue	0	0	0	0	0
Net servicing fees	-28	27	31	39	56
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	4,263	7,652	780	2,386	6,923
Other non-interest income	46,735	34,511	40,881	34,954	50,174
Total overhead expenses	448,134	508,869	415,973	397,567	392,229
Personnel expense	295,916	261,470	244,967	230,635	230,185
Net occupancy expense	44,514	38,339	40,994	40,104	40,736
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	2,512	2,857	3,541	3,891	3,488
Other operating expenses	105,192	206,203	126,471	122,937	117,820
Fee income on mutual funds and annuities	26	4	3	6	80
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,994	1,832	1,805	1,821	1,766
Average personnel expense per employee	148.40	142.72	135.72	126.65	130.34
Average assets per employee	8,955.71	7,534.46	6,309.02	6,115.39	5,882.92

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.01	2.17	24	0	2.02	20	0	2.72	20	0	3.08	16	0.04	2.85	18
Overhead expenses / Net Interest Income + non-interest income	71.59	59.28	91	87.24	62.28	92	69.93	61.29	83	69.72	60.88	83	74.33	63.61	83
Percent of Average Assets															
Total overhead expense	2.51	2.17	78	3.69	2.57	84	3.65	2.69	85	3.57	2.71	85	3.78	2.72	88
Personnel expense	1.66	1.21	89	1.89	1.30	92	2.15	1.41	93	2.07	1.44	91	2.22	1.42	92
Net occupancy expense	0.25	0.23	61	0.28	0.26	62	0.36	0.28	79	0.36	0.28	78	0.39	0.29	85
Other operating expenses	0.60	0.72	41	1.51	0.94	84	1.14	0.97	75	1.14	0.97	78	1.17	1	76
Overhead less non-interest income	1.42	1.10	77	2.39	1.25	91	2.07	1.32	90	1.98	1.38	89	1.98	1.34	88
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	70.90	58.83	91	86.43	61.82	92	69.32	60.64	82	69.03	60.37	83	72.86	62.73	83
Personnel expense	46.82	32.93	96	44.41	32.36	95	40.82	32.39	90	40.05	32.51	88	42.76	32.93	89
Net occupancy expense	7.04	6.23	63	6.51	6.58	50	6.83	6.52	56	6.96	6.48	58	7.57	6.70	66
Other operating expenses	17.04	19.18	37	35.51	22.28	88	21.67	21.20	64	22.02	20.90	63	22.54	22.41	58
Total non-interest income	30.78	27.67	61	30.46	28.83	58	30.04	29.23	63	30.81	28.50	66	34.71	31.08	61
Fiduciary activities income	3.92	2.20	75	3.65	2.09	74	3.34	1.97	72	3.39	2.14	73	3.35	2.38	68
Service charges on domestic deposit accounts	3.84	3.27	56	3.66	3.27	56	4.51	3.88	60	4.67	4.15	55	4.96	4.28	54
Trading revenue	0	0.62	27	0	1.28	7	0.22	1.18	48	0.37	0.85	57	0.42	0.90	58
Investment banking fees and commissions	0	2.58	15	0	2.46	13	0	3.54	11	0	3.42	10	0	3.62	11
Insurance activities revenue	14.95	0.36	99	15.99	0.41	99	15.03	0.47	97	15.89	0.47	99	15.38	0.55	99
Venture capital revenue	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44
Net servicing fees	0	0.60	6	0	0.01	51	0.01	0.28	32	0.01	0.65	20	0.01	0.60	22
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.67	3.30	27	1.30	3.92	38	0.13	1.86	20	0.41	1.61	30	1.29	1.67	55
Other non-interest income	7.39	9.27	42	5.86	9.65	31	6.81	10.04	35	6.07	9.86	29	9.32	10.77	49
Overhead less non-interest income	40.12	30.52	77	55.97	31.93	93	39.28	31.06	76	38.22	31.46	68	38.15	31.19	74
Applicable income taxes / Pretax net operating income (tax equivalent)	21.22	21.18	48	31.81	18.63	98	21.95	20.56	61	21.36	19.04	71	35.83	32.99	57
Applicable income tax + TE / Pretax net operating income + TE	3.61	22.67	2	45.04	21.18	99	24.88	23.23	71	24.85	21.56	77	42.83	37.95	67

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	7,980,464	6,475,668	6,406,962	6,155,359	5,716,384	23.24	49.81
Commercial and industrial loans	2,184,384	2,522,521	1,721,704	1,713,718	1,491,514	-13.40	59.42
Loans to individuals	197,102	258,931	377,760	519,374	582,274	-23.88	-67.81
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	1,900,641	468,948	476,391	469,520	443,866	305.30	370.64
Less: Unearned income	6,286	17,914	1,296	2,365	3,553	-64.91	16.21
Loans and leases, net of unearned income	12,256,305	9,708,154	8,981,521	8,855,606	8,230,485	26.25	59.01
Less: Allowance for loan and lease losses	97,787	113,031	82,297	80,655	74,111	-13.49	39.32
Net loans and leases	12,158,518	9,595,123	8,899,224	8,774,951	8,156,374	26.72	59.19
Debt securities that reprice or mature in over 1 year	8,458,726	3,133,202	1,501,506	1,455,898	1,504,760	169.97	602.64
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	20,617,244	12,728,325	10,400,730	10,230,849	9,661,134	61.98	133.18
Interest-bearing bank balances	1,087,158	1,937,479	227,099	110,005	215,426	-43.89	4357.76
Federal funds sold and reverse repos	0	0	0	0	0		-100.00
Debt securities that reprice or mature within 1 year	52,498	50,658	6,730	0	50	3.63	1298.08
Trading assets	0	0	961	52,899	46,791		-100.00
Total earning assets	21,756,900	14,716,462	10,635,520	10,393,753	9,923,401	47.84	143.73
Non-interest-bearing cash and due from depository institutions	144,635	116,596	135,503	149,703	95,727	24.05	91.92
Premises, fixed assets, and leases	163,244	125,317	47,493	53,304	56,254	30.26	179.11
Other real estate owned	0	0	0	35	35		-100.00
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	1,448,444	1,006,460	811,663	784,781	798,750	43.91	95.19
Total assets	23,513,223	15,964,835	11,630,179	11,381,576	10,874,167	47.28	139.85
Quarterly average assets	20,906,937	15,786,970	11,476,788	11,308,408	10,737,042	32.43	109.14
Average loans and leases (YTD)	10,022,027	9,650,724	8,948,544	8,564,635	7,966,839	3.85	35.49
Memoranda							
Loans held-for-sale	1,206	1,140	26	22	2,354	5.79	-40.82
Loans not held-for-sale	12,255,099	9,707,014	8,981,495	8,855,584	8,228,131	26.25	59.03
Real estate loans secured by 1-4 family	3,217,007	2,369,254	2,497,285	2,505,784	2,308,572	35.78	52.29
Commercial real estate loans	4,763,361	4,106,414	3,909,677	3,649,575	3,407,812	16.00	48.17
Construction and land development	167,036	252,503	240,274	305,630	351,281	-33.85	-18.49
Multifamily	1,130,698	869,246	730,496	718,785	576,341	30.08	94.96
Nonfarm nonresidential	3,465,627	2,984,665	2,938,907	2,625,160	2,480,190	16.11	42.62
Real estate loans secured by farmland	96	0	0	0	0		
Total investment securities	8,511,224	3,183,860	1,508,236	1,455,898	1,504,810	167.32	604.81
U.S. Treasury securities	88,604	70,369	50,421	0	0	25.91	
US agency securities (excluding mortgage-backed securities)	1,207,117	666,709	0	0	0	81.06	
Municipal securities	280,329	280,901	283,537	313,716	331,380	-0.20	1.29
Mortgage-backed securities	6,933,576	2,165,881	1,167,969	1,136,137	1,167,444	220.13	706.61
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	1,598	0	6,309	6,045	5,986		-96.14
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	8,511,224	3,183,860	1,508,236	1,455,898	1,504,810	167.32	604.81
U.S. Treasury securities	88,604	70,369	50,421	0	0	25.91	
US agency securities (excluding mortgage-backed securities)	1,207,117	666,709	0	0	0	81.06	
Municipal securities	280,329	280,901	283,537	313,716	331,380	-0.20	1.29
Mortgage-backed securities	6,933,576	2,165,881	1,167,969	1,136,137	1,167,444	220.13	706.61
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	1,598	0	6,309	6,045	5,986		-96.14
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-75,956	58,676	28,039	-24,824	14,368		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	184,793	91,647	933,432	1,031,021	1,033,097	101.64	444.77

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	705,001	513,359	387,132	337,452	359,669	37.33	86.81
NOW, ATS and transaction accounts	248,743	199,715	214,462	464,353	270,030	24.55	86.64
Time deposits less brokered deposits < \$250K	152,867	200,032	245,191	283,740	297,713	-23.58	
MMDA and other savings accounts	18,169,449	11,197,836	8,636,993	8,138,095	7,824,199	62.26	148.26
Other non-interest-bearing deposits	0	0	0				
Core deposits	19,276,060	12,110,942	9,483,778	9,223,640	8,751,611	59.16	138.14
Time deposits of \$250K or more	223,789	58,827	83,948	191,210	78,281	280.42	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	201,082	168,776	174,268		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	17	0	4,946	143,432	330,417		-99.99
Other borrowings w/remaining maturity over 1 year	15,027	15,022	14,018	7,204	8,388	0.03	31.97
Brokered deposits < \$250K	149,725	0	0	0	0		
Noncore funding	388,558	73,849	303,994	510,622	591,354	426.15	55.14
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	442,252	351,992	242,255	214,173	200,688	25.64	117.40
Total liabilities	20,106,870	12,536,783	10,030,027	9,948,435	9,543,653	60.38	135.22
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,863	1,868	0	0	0	-0.27	
Common surplus	1,858,454	1,854,068	0	0	0	0.24	
Retained earnings	1,768,654	1,665,607	1,643,999	1,508,902	1,379,005	6.19	36.86
Accumulated other comprehensive income	-56,695	54,234	-43,847	-75,761	-48,492		
Other equity capital components	-165,923	-147,725	0	0	0		
Total holding company equity capital	3,406,353	3,428,052	1,600,152	1,433,141	1,330,513	-0.63	171.44
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	1		-100.00
Total equity capital, including minority interest	3,406,353	3,428,052	1,600,152	1,433,141	1,330,514	-0.63	171.44
Total liabilities and capital	23,513,223	15,964,835	11,630,179	11,381,576	10,874,167	47.28	139.85
Memoranda							
Non-interest-bearing deposits	705,001	513,359	387,132	337,452	359,669	37.33	86.81
Interest-bearing deposits	18,944,573	11,656,410	9,180,594	9,077,398	8,470,223	62.52	142.08
Total deposits	19,649,574	12,169,769	9,567,726	9,414,850	8,829,892	61.46	139.54
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,428,052	1,600,152	1,433,141	1,330,513	1,254,926		
Accounting restatements	0	-1,131	0	0	0		
Net income	154,665	22,738	135,098	122,727	86,697		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-13,750	1,792,878	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	23,211	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	51,619	0	0	0	0		
Change in other comprehensive income	-110,929	98,081	31,913	-20,099	-11,110		
Changes in debit to ESOP liability	5,014	-147,725	0	0	0		
Other adjustments to equity capital	18,131	63,059	0	0	0		
Holding company equity capital, ending balance	3,406,353	3,428,052	1,600,152	1,433,141	1,330,513		

BHC Name

City/State

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	33.94	36.25	38	40.56	36.22	55	55.09	37.78	80	54.08	37.19	78	52.57	35.54	80
Commercial and industrial loans	9.29	10.76	48	15.80	13.52	63	14.80	12.02	65	15.06	12.85	63	13.72	12.62	59
Loans to individuals	0.84	3.36	40	1.62	3.40	51	3.25	4.20	57	4.56	4.31	61	5.35	4.47	64
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans	0	0.18	12	0	0.19	11	0	0.24	11	0	0.30	12	0	0.21	13
Other loans and leases	8.08	4.47	75	2.94	4.63	45	4.10	5.01	51	4.13	5	49	4.08	5.10	46
Net loans and leases	51.71	58.67	29	60.10	61.58	38	76.52	63.77	82	77.10	63.98	86	75.01	62.73	82
Debt securities over 1 year	35.97	19.46	93	19.63	15.55	69	12.91	14.60	42	12.79	14.63	44	13.84	14.83	44
Mutual funds and equity securities	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	12	0	0.06	11
Subtotal	87.68	79.22	84	79.73	78.16	43	89.43	79.65	92	89.89	79.97	90	88.84	79.31	87
Interest-bearing bank balances	4.62	8.50	33	12.14	7.51	80	1.95	3.06	48	0.97	3.04	28	1.98	3.46	44
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21
Debt securities 1 year or less	0.22	1.56	16	0.32	1.68	19	0.06	1.91	5	0	1.96	1	0	1.86	2
Trading assets	0	0.49	19	0	1.01	17	0.01	1.19	33	0.46	1.33	73	0.43	1.34	69
Total earning assets	92.53	91.77	60	92.18	91.05	60	91.45	89.53	70	91.32	89.74	66	91.26	89.84	66
Non-interest cash and due from depository institutions	0.62	0.82	29	0.73	1.07	25	1.17	1.14	50	1.32	1.21	57	0.88	1.22	25
Other real estate owned	0	0.01	9	0	0.02	4	0	0.03	4	0	0.04	7	0	0.05	8
All other assets	6.85	7.35	44	7.09	7.82	39	7.39	9.27	30	7.36	8.98	33	7.86	8.86	38
Memoranda															
Short-term investments	4.85	11.47	22	12.45	11.17	68	2.01	7.63	26	0.97	7.80	6	1.98	8.69	22
U.S. Treasury securities	0.38	1.47	46	0.44	0.84	66	0.43	1.03	60	0	1.04	14	0	1.02	12
US agency securities (excluding mortgage-backed securities)	5.13	0.82	93	4.18	0.63	95	0	0.54	13	0	0.69	10	0	0.75	11
Municipal securities	1.19	1.73	54	1.76	1.69	60	2.44	1.34	74	2.76	1.62	73	3.05	1.60	74
Mortgage-backed securities	29.49	14.14	94	13.57	11.75	60	10.04	11.44	42	9.98	11.13	46	10.74	11.06	50
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25
Other debt securities	0.01	0.53	27	0	0.42	10	0.05	0.39	46	0.05	0.41	47	0.06	0.38	48
Loans held-for-sale	0.01	0.55	19	0.01	0.52	19	0	0.39	15	0	0.30	16	0.02	0.33	22
Loans held for investment	52.12	58.06	31	60.80	61.72	40	77.23	63.50	86	77.81	63.93	87	75.67	62.63	83
Real estate loans secured by 1-4 family	13.68	11.46	64	14.84	11.91	63	21.47	13.29	81	22.02	13.46	83	21.23	13.44	81
Revolving	4.08	1.42	95	4.35	1.66	93	5.90	2.07	94	5.72	2.27	93	6.23	2.40	93
Closed-end, secured by first liens	9.05	9.67	49	9.47	9.81	51	13.35	10.69	68	13.56	10.57	68	12.54	10.35	66
Closed-end, secured by junior liens	0.55	0.17	90	1.03	0.22	92	2.22	0.28	96	2.73	0.31	98	2.45	0.34	97
Commercial real estate loans	20.26	22.69	43	25.72	22.22	57	33.62	22.23	74	32.07	21.58	73	31.34	19.88	74
Construction and land development	0.71	3.34	19	1.58	3.40	29	2.07	3.44	42	2.69	3.51	47	3.23	3.25	54
Multifamily	4.81	3.57	77	5.44	3.12	80	6.28	3.01	86	6.32	2.72	88	5.30	2.54	86
Nonfarm nonresidential	14.74	14.57	51	18.70	14.72	62	25.27	14.69	80	23.06	14.44	74	22.81	13.30	78
Real estate loans secured by farmland	0	0.30	17	0	0.33	8	0	0.36	9	0	0.41	9	0	0.32	11

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	65.11	61.05	48	66.70	57.15	63	71.33	57.46	66	69.51	56.49	68	69.45	54.84	71
Real estate loans secured by 1-4 family	26.25	19.86	70	24.40	19.43	65	27.80	20.75	73	28.30	21.10	76	28.05	21.45	73
Revolving	7.82	2.43	96	7.15	2.64	95	7.64	3.15	93	7.36	3.50	87	8.24	3.77	89
Closed-end	18.42	17.24	60	17.25	16.59	53	20.17	17.39	65	20.94	17.39	65	19.81	17.41	61
Commercial real estate loans	38.86	37.86	47	42.30	34.63	60	43.53	33.52	65	41.21	32.14	62	41.40	29.99	65
Construction and land development	1.36	5.65	16	2.60	5.26	29	2.68	5.09	34	3.45	5.20	43	4.27	4.90	52
1-4 family	0	1.18	3	0	0.93	5	0	0.94	7	0	1.02	6	0	0.89	7
Other	1.36	4.40	19	2.60	4.19	34	2.68	4.02	42	3.45	4.05	49	4.27	3.90	59
Multifamily	9.23	5.78	82	8.95	4.96	84	8.13	4.69	81	8.12	4.10	85	7	3.84	84
Nonfarm nonresidential	28.28	24.56	58	30.74	22.93	68	32.72	22.15	73	29.64	21.40	67	30.13	20.03	71
Owner-occupied	9.96	8.29	59	9.39	7.68	62	10.23	7.72	65	9.34	8.03	58	9.43	7.58	61
Other	18.32	15.94	58	21.35	14.95	74	22.49	14.34	78	20.31	13.38	74	20.70	12.45	81
Real estate loans secured by farmland	0	0.54	18	0	0.54	8	0	0.55	9	0	0.63	9	0	0.51	11
Loans to depository institutions and acceptances of other banks	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25
Commercial and industrial loans	17.82	18.86	53	25.98	22.17	67	19.17	19.53	55	19.35	20.32	52	18.12	20.53	46
Loans to individuals	1.61	6.24	44	2.67	6.13	49	4.21	7.13	53	5.86	7.36	57	7.07	7.61	63
Credit card loans	0	0.53	22	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19
Agricultural loans	0	0.34	12	0	0.32	11	0	0.37	11	0	0.46	12	0	0.33	13
Other loans and leases	15.51	8.75	76	4.83	9.09	45	5.30	9.85	43	5.30	9.66	39	5.39	10.32	38
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	272.47	391.81	28	207.15	381.27	18	472.33	391.26	60	506.03	379.80	66	521.50	366.85	70
Real estate loans secured by 1-4 family	109.84	126.06	42	75.79	125.03	29	184.10	138.18	68	206	137.84	80	210.61	138.55	79
Revolving	32.74	15.44	85	22.20	17.42	63	50.57	21.26	91	53.56	23.33	88	61.84	25.05	88
Closed-end	77.10	108.85	36	53.59	106.14	27	133.53	115.20	62	152.44	112.79	72	148.77	111.69	70
Commercial real estate loans	162.63	245.88	30	131.36	234.65	27	288.22	229.44	57	300.03	219.72	63	310.89	204.45	66
Construction and land development	5.70	35.95	16	8.08	35.62	19	17.71	34.95	36	25.13	35.36	46	32.05	32.91	53
1-4 family	0	7.42	3	0	6.34	5	0	6.61	6	0	7.04	5	0	6.16	6
Other	5.70	28.11	17	8.08	28.16	19	17.71	27.32	41	25.13	27.26	49	32.05	26.01	61
Multifamily	38.61	38.66	63	27.81	32.74	50	53.85	31.04	83	59.09	27.85	87	52.58	25.95	85
Nonfarm nonresidential	118.33	158.05	33	95.48	155.06	29	216.66	152.10	66	215.81	147.22	67	226.27	137.03	73
Owner-occupied	41.68	52.99	40	29.17	52.37	30	67.72	53.07	64	67.98	54.89	64	70.82	51.62	69
Other	76.64	102.54	33	66.30	100.54	32	148.94	97.41	70	147.83	91.80	73	155.44	84.09	80
Real estate loans secured by farmland	0	3.22	16	0	3.44	8	0	3.60	8	0	4.02	9	0	3.31	10
Loans to depository institutions and acceptances of other banks	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25
Commercial and industrial loans	74.58	114.45	36	80.69	139.91	21	126.93	122.02	53	140.88	128.82	56	136.07	126.55	56
Loans to individuals	6.73	34.55	33	8.28	37.47	35	27.85	43.51	54	42.70	42.67	61	53.12	44.83	62
Credit card loans	0	2.77	23	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19
Agricultural loans	0	1.86	12	0	1.88	11	0	2.18	11	0	2.72	12	0	1.88	13
Other loans and leases	64.89	51.06	68	15	49.54	25	35.12	52.44	43	38.60	51.79	46	40.49	52.78	43
Supplemental															
Non-owner occupied CRE loans / Gross loans	29.72	30.07	48	33.63	27.32	64	33.98	26.45	63	32.72	24.79	63	32.79	23.09	71
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	124.37	195.33	31	104.43	183.76	28	225.01	178.57	62	238.19	167.93	71	246.17	156.17	77
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	166.05	252.85	30	133.60	240.85	26	292.73	236.10	54	306.17	225.98	64	317	210.40	69

BHC Name

City/State

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	4.85	11.47	22	12.45	11.17	68	2.61	7.63	26	0.97	7.80	6	1.98	8.69	22
Liquid assets	40.24	29.03	78	31.05	26.22	67	13.60	22.44	23	12.73	22.72	20	14.03	24.04	23
Investment securities	36.20	21.63	91	19.94	17.85	61	12.97	16.99	33	12.79	17.27	32	13.84	17.35	39
Net loans and leases	51.71	58.67	29	60.10	61.58	38	76.52	63.77	82	77.10	63.98	86	75.01	62.73	82
Net loans, leases and standby letters of credit	51.99	59.49	25	60.48	62.48	37	77.04	64.84	81	77.65	65.07	85	75.42	63.89	81
Core deposits	81.98	75.71	74	75.86	70.67	52	81.54	63.09	96	81.04	62.13	94	80.48	61.26	93
Noncore funding	1.65	10.30	4	0.46	14.13	0	2.61	19.36	0	4.49	21.34	5	5.44	22.32	6
Time deposits of \$250K or more	0.95	1.58	33	0.37	2.11	10	0.72	2.94	11	1.68	2.89	30	0.72	2.57	18
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	0	1.23	11	0	1.47	10	1.73	1.94	61	1.48	1.97	57	1.60	2.23	54
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.54	31	0	0.54	30	1.73	0.48	77	1.48	0.54	72	1.60	0.73	69
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	1	24	0	1.24	7	0.04	3.01	11	1.26	3.67	30	3.04	3.96	50
Earning assets that reprice within 1 year	26.90	37.37	23	38.48	39.38	44	38.83	39.29	46	37.40	40.29	39	35.66	41.61	30
Interest-bearing liabilities that reprice within 1 year	1.87	6.39	8	1.39	8.20	3	2.47	10.19	7	3.77	10.01	15	2.79	8.46	16
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23
Net assets that reprice within 1 year	25.02	29.65	38	37.09	29.11	65	36.36	26.63	77	33.63	27.38	63	32.87	29.77	53
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-3.64	-2.33	45	-15.04	3.20	5	0.67	14.45	15	3.92	16.62	15	3.89	17.03	14
Net short-term noncore funding dependence	-3.83	-7.71	59	-15.19	-4.76	17	0.49	3.38	33	3.82	4.66	34	3.68	4.83	37
Short-term investment / Short-term noncore funding	325.89	273.46	68	3,652.98	184.19	99	81.97	77.77	63	21.97	66.46	32	37.76	74.86	41
Liquid assets - short-term noncore funding / Nonliquid assets	64.84	36.68	83	44.54	28.18	81	12.90	16.97	49	9.54	16.04	45	10.21	18.16	44
Net loans and leases / Total deposits	61.88	72.79	25	78.84	79.43	47	93.01	90.31	54	93.20	90.08	55	92.37	90.14	56
Net loans and leases / Core deposits	63.08	78.25	20	79.23	88.34	33	93.84	103.93	36	95.14	105	37	93.20	105.65	36
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.12			1.57			0.72			-0.82			-0.31	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-2.68	-0.25	10	1.95	4.31	18	2.20	1.36	76	-2.19	-1.98	45	1.41	-0.77	89
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	0	14.28	13	0	11.38	15	0	12.67	14	0	16.19	11	0	15.76	10
Available-for-sale securities	100	83.77	95	100	87.23	96	100	85.40	95	100	81.88	96	100	84.24	89
U.S. Treasury securities	1.04	6.70	38	2.21	4.72	65	3.34	6.15	57	0	6.99	14	0	6.96	12
US agency securities (excluding mortgage-backed securities)	14.18	4.12	87	20.94	4.01	92	0	3.49	13	0	4.02	9	0	4.42	10
Municipal securities	3.29	8.22	45	8.82	9.83	59	18.80	7.75	81	21.55	9.16	83	22.02	9.31	84
Mortgage-backed securities	81.46	66.54	70	68.03	66.64	51	77.44	67.43	57	78.04	65.45	66	77.58	65.34	69
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24
Other debt securities	0.02	3.08	25	0	3.01	9	0.42	2.94	46	0.42	2.79	46	0.40	2.57	48
Mutual funds and equity securities	0	0.29	13	0	0.35	13	0	0.40	13	0	0.42	11	0	0.51	10
Debt securities 1 year or less	0.62	7.78	9	1.59	10.55	13	0.45	11.86	4	0	11.91	1	0	11.79	0
Debt securities 1 to 5 years	31.47	18.25	80	5.98	17.03	32	4.51	17.94	26	0.89	19.18	7	1.18	18.80	9
Debt securities over 5 years	67.91	71.11	33	92.43	69.86	86	95.05	66.02	93	99.11	64.73	99	98.82	64.73	98
Pledged securities	2.17	32.26	6	2.88	35.67	8	61.89	30.57	86	70.82	33.30	92	68.65	34.58	88
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-42.68	27.98	6	750.25	183.32	93	112.56	26.69	86	-48.95	6.77	5	550.14	19.19	99
Investment securities	167.32	31.36	97	111.10	23.62	95	3.59	11.75	42	-3.25	9.42	20	24.61	8.45	83
Core deposits	59.16	16.94	96	27.70	26.88	62	2.82	11.23	20	5.39	7.29	52	8.12	12.19	49
Noncore funding	426.15	-14.79	99	-75.71	-12.18	1	-40.47	6.59	2	-13.65	10.67	14	136.12	5.59	96

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	5,175,521	3,873,387	3,605,851	3,399,472	2,987,904
Commit: Secured commercial real estate loans	820,010	552,652	449,999	540,934	479,044
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	65,552	60,221	60,124	62,574	45,102
Commercial and similar letters of credit	50	0	0	109	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	130,513	141,511	117,057	65,359	46,197
Credit derivatives - notional amount (holding company as beneficiary)	108,259	155,456	182,519	98,544	93,536
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	24,440	41,160	21,357	12,613	16,624
Written options contracts (interest rate)	31,863	165,686	79,770	50,093	42,686
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	3,009,150	3,652,385	5,869,474	3,840,729	3,011,066
Futures and forward foreign exchange	18,752	15,040	37,300	55,110	31,304
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	22.01	22.78	54	24.26	22.01	64	31	23.52	76	29.87	24.05	72	27.48	24.03	66
Standby letters of credit	0.28	0.65	32	0.38	0.71	38	0.52	0.84	45	0.55	0.92	43	0.41	0.96	32
Commercial and similar letters of credit	0	0.02	42	0	0.02	20	0	0.02	17	0	0.02	37	0	0.03	14
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0.56	0.24	77	0.89	0.35	83	1.01	0.42	84	0.57	0.52	81	0.42	0.30	77
Credit derivatives - notional amount (holding company as beneficiary)	0.46	0.18	80	0.97	0.30	89	1.57	0.52	90	0.87	0.75	88	0.86	0.55	86
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	13.12	46.30	44	24.27	48.62	56	51.66	68.47	71	34.78	65.81	67	28.52	75.35	61
Interest rate contracts	13.04	32.46	47	24.17	34.36	59	51.34	47.31	75	34.30	43.84	71	28.24	53.66	66
Interest rate futures and forward contracts	0.10	3.25	38	0.26	6.21	36	0.18	10.67	34	0.11	11.40	37	0.15	13.82	39
Written options contracts (interest rate)	0.14	1.41	32	1.04	2.18	53	0.69	2.47	57	0.44	2.16	49	0.39	2.60	47
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21
Interest rate swaps	12.80	20.49	52	22.88	20.83	65	50.47	28.86	83	33.75	26.74	79	27.69	25.60	78
Foreign exchange contracts	0.08	6.30	64	0.09	6.01	58	0.32	10.12	61	0.48	10.92	64	0.29	9.40	57
Futures and forward foreign exchange contracts	0.08	3.78	66	0.09	3.47	60	0.32	5.23	65	0.48	5.22	69	0.29	4.53	62
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	51.64	44.98	70	40.14	42.82	64	40.30	45.53	62	39.69	44.93	61	37.50	46.60	54

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	3,084,205	3,874,271	6,007,901	3,958,545	3,101,680
Interest rate contracts	3,065,453	3,859,231	5,970,601	3,903,435	3,070,376
Foreign exchange contracts	18,752	15,040	37,300	55,110	31,304
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	43,192	56,200	58,657	67,723	47,928
Written options	31,863	165,686	79,770	50,093	42,686
Exchange-traded	0	0	0	0	0
Over-the-counter	31,863	165,686	79,770	50,093	42,686
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	3,009,150	3,652,385	5,869,474	3,840,729	3,011,066
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	3,084,205	3,874,271	6,007,901	3,958,545	3,101,680
Interest rate contracts	3,065,453	3,859,231	5,970,601	3,903,435	3,070,376
Foreign exchange contracts	18,752	15,040	37,300	55,110	31,304
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,052,342	3,708,585	5,928,131	3,908,452	3,058,994
One year or less	244,170	390,566	117,827	197,567	370,850
Over 1 year to 5 years	1,221,977	1,219,038	3,702,202	1,825,885	884,661
Over 5 years	1,586,195	2,098,981	2,108,102	1,885,000	1,803,483
Gross negative fair value (absolute value)	18,609	44,250	18,872	26,851	27,784
Gross positive fair value	64,969	143,864	65,102	34,915	29,357
Held for trading	0	0	0	0	0
Non-traded	64,969	143,864	65,102	34,915	29,357
Current credit exposure on risk-based capital derivative contracts	64,764	142,666	64,939	34,763	29,217
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	99.39	94.17	38	99.61	94.10	47	99.38	93.44	48	98.61	92.91	45	98.99	92.20	54
Foreign exchange contracts	0.61	3.47	66	0.39	3.49	59	0.62	3.20	58	1.39	3.39	64	1.01	3.53	55
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards															
Written options	1.40	11.16	33	1.45	14.05	23	0.98	13.49	20	1.71	12.78	29	1.55	13.23	21
Exchange-traded	1.03	6.28	25	4.28	8.18	45	1.33	5.91	31	1.27	6.60	30	1.38	6.68	28
Over-the-counter	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Purchased options	1.03	5.96	26	4.28	7.73	48	1.33	5.10	33	1.27	5.49	35	1.38	5.27	32
Exchange-traded	0	3.27	20	0	3.42	19	0	4.42	18	0	4.19	18	0	4.73	16
Over-the-counter	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Swaps	0	2.87	21	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17
Held for trading	97.57	74.26	82	94.27	68.76	78	97.70	69.75	83	97.02	70.34	78	97.08	68.94	86
Interest rate contracts															
Foreign exchange contracts	0	40.42	21	0	43.53	19	0	44.16	18	0	46.31	18	0	46.32	17
Equity, commodity, and other contracts	0	34.15	21	0	36.62	19	0	37.24	18	0	38.40	18	0	37.84	17
Foreign exchange contracts															
Equity, commodity, and other contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts															
Non-traded	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded															
Interest rate contracts	100	59.58	78	100	56.47	80	100	55.84	81	100	53.69	81	100	53.68	82
Foreign exchange contracts	99.39	56.71	66	99.61	53.82	71	99.38	52.22	73	98.61	50.60	70	98.99	51.23	74
Equity, commodity, and other contracts	0.61	0.40	83	0.39	0.46	79	0.62	0.34	80	1.39	0.57	88	1.01	0.60	81
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Over 1 year to 5 years	98.97	92.53	61	95.72	91.48	50	98.67	93.86	59	98.73	94.47	59	98.62	95.63	58
Over 5 years	7.92	27.56	32	10.08	32.05	36	1.96	32.17	12	4.99	32.51	24	11.96	31.96	36
Gross negative fair value (absolute value)	39.62	27.01	67	31.46	27.06	59	61.62	30.45	90	46.13	31.16	73	28.52	31.85	46
Gross positive fair value	51.43	29.89	73	54.18	29.56	76	35.09	28.09	62	47.62	28.71	70	58.15	29.43	80
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.60	0.98	34	1.14	1.55	45	0.31	0.83	32	0.68	0.72	47	0.90	0.69	67
Gross positive fair value (X)	2.11	1.34	82	3.71	2.23	82	1.08	1.19	49	0.88	0.85	54	0.95	0.71	72
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.04	30	0.01	0.07	32	0.01	0.06	49	0.02	0.06	64	0.03	0.06	69
Gross positive fair value (X)	0.02	0.05	49	0.05	0.09	46	0.05	0.07	67	0.03	0.06	69	0.03	0.06	69
Held for trading (X)	0	0.04	22	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18
Non-traded (X)	0.02	0.01	84	0.05	0.02	86	0.05	0.01	94	0.03	0.01	93	0.03	0.01	91
Current credit exposure (X)	0.02	0.04	56	0.05	0.06	53	0.05	0.05	71	0.03	0.04	77	0.03	0.04	74
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.44	0.46	65	1.35	0.85	78	0.65	0.73	73	0.35	0.53	75	0.32	0.53	71

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	113,031	82,297	80,655	74,111	70,188
Gross losses	9,036	9,854	9,498	12,461	9,176
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,478	1,788	4,840	3,905	7,299
Net losses	5,558	8,066	4,658	8,556	1,877
Provision for loan and lease losses	-9,686	38,800	6,300	15,100	5,800
Adjustments	0	0	0	0	0
Ending balance	97,787	113,031	82,297	80,655	74,111
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.05	-0.09	56	0.28	0.51	24	0.06	0.15	26	0.14	0.14	57	0.06	0.16	21
Provision for loan and lease losses / Average loans and leases	-0.10	-0.16	54	0.40	0.82	22	0.07	0.24	21	0.18	0.24	49	0.07	0.28	20
Provision for loan and lease losses / Net loan and lease losses	-174.27	-105.48	35	481.03	487.86	65	135.25	130.58	65	176.48	134.68	79	309	143.18	87
Allowance for loan and lease losses / Total loans and leases not held for sale	0.80	1.23	17	1.16	1.58	28	0.92	0.83	59	0.91	0.90	52	0.90	0.98	41
Allowance for loan and lease losses / Total loans and leases	0.80	1.20	20	1.16	1.55	29	0.92	0.81	61	0.91	0.89	53	0.90	0.96	43
Allowance for loan and lease losses / Net loans and leases losses (X)	17.59	21.39	62	14.01	11.58	73	17.67	8.03	84	9.43	7.54	72	39.48	8.39	92
Allowance for loan and lease losses / Nonaccrual assets	296.39	364.13	51	275.65	299.17	59	193.86	218.72	64	308.20	214.03	81	407.97	178.03	91
ALLL / 90+ days past due + nonaccrual loans and leases	279.53	287.08	63	261.33	244.34	64	188	151.73	73	303.34	160.51	87	397.46	136.22	94
Gross loan and lease losses / Average loans and leases	0.09	0.19	30	0.10	0.34	17	0.11	0.28	30	0.15	0.30	31	0.12	0.33	22
Recoveries / Average loans and leases	0.03	0.08	29	0.02	0.07	16	0.05	0.08	43	0.05	0.09	32	0.09	0.09	55
Net losses / Average loans and leases	0.06	0.11	41	0.08	0.27	28	0.05	0.21	25	0.10	0.22	36	0.02	0.24	11
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	35.30	34.67	62	18.83	33.98	24	38.84	36.22	66	42.56	41.30	63	123.94	33.49	96
Earnings coverage of net loan and lease losses (X)	32.21	39.72	62	9.26	22.91	40	38.83	24.40	78	20.19	21.75	63	78.22	19.67	92

Net Loan and Lease Losses By Type

Real estate loans	0	0.02	45	0	0.04	28	0	0.01	44	0	0.02	34	0	0.02	29
Real estate loans secured by 1-4 family	-0.01	-0.02	50	0.01	0.01	63	0	0.01	52	0	0.01	41	0	0.03	28
Revolving	-0.01	-0.07	52	0.06	0.01	78	0.02	0.02	57	0.03	0.03	57	0	0.09	22
Closed-end	-0.01	-0.01	48	-0.01	0	32	0	0	51	-0.01	0.01	30	0	0.02	41
Commercial real estate loans	0.01	0.04	49	0	0.07	7	0	0.01	28	0	0.01	36	0	0.01	39
Construction and land development	0	0	64	0	0	59	0	-0.01	60	0	-0.03	70	0	-0.02	71
1-4 family	0	0	57	0	0	59	0	0	55	0	-0.01	63	0	0	62
Other	0	0	64	0	0	57	0	-0.01	61	0	-0.02	68	0	-0.01	76
Multifamily	0	0.01	48	0	0	58	0	0	56	0	0	58	0	-0.01	60
Nonfarm nonresidential	0.01	0.05	43	0	0.11	4	0	0.02	26	-0.01	0.02	22	0	0.03	32
Owner-occupied	0	0.01	23	0	0.02	13	0	0.01	30	0	0.01	18	0	0.01	19
Other	0.01	0.04	55	0	0.08	6	0	0.01	24	0	0.01	24	0	0.01	55
Real estate loans secured by farmland	0	0	54	0	0.02		0	0.01		0	0		0	0.01	
Commercial and industrial loans	0.19	0.17	60	0.23	0.47	37	0.16	0.37	33	0.41	0.31	69	0.02	0.39	15
Loans to individuals	0.69	0.71	59	0.82	1.13	52	0.47	1.17	26	0.32	1.16	21	0.29	1.25	19
Credit card loans		1.84			2.92			3.11			2.92			2.92	
Agricultural loans		0.02			0.19			0.08			0.15			0.18	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.10	32	0	0.15	25	0	0.15	22	0	0.14	28	0	0.15	23

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	59,949	23,226	29,672	33,633	34,787
90+ days past due loans and leases	1,990	2,247	1,324	419	480
Nonaccrual loans and leases	32,993	41,005	42,451	26,170	18,166
Total past due and nonaccrual loans and leases	94,932	66,478	73,447	60,222	53,433
Restructured					
Restructured 30-89 days past due	2,494	1,982	3,393	5,714	6,816
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	14,199	12,109	27,900	8,147	6,053
Total restructured loans and leases	16,693	14,091	31,293	13,861	12,869
Loans Held for Sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	30,843	39,112	45,230	35,669	39,632
Other real estate owned	0	0	0	35	35
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.49	0.32	77	0.24	0.39	35	0.33	0.43	45	0.38	0.44	47	0.42	0.47	54
90+ days past due loans and leases	0.02	0.10	43	0.02	0.12	43	0.01	0.15	31	0	0.17	20	0.01	0.20	19
Nonaccrual loans and leases	0.27	0.46	28	0.42	0.66	31	0.47	0.51	46	0.30	0.54	21	0.22	0.63	11
90+ days past due and nonaccrual loans and leases	0.29	0.62	21	0.45	0.85	26	0.49	0.71	34	0.30	0.75	14	0.23	0.88	8
Restructured															
30-89 days past due restructured	0.02	0.01	82	0.02	0.01	78	0.04	0.01	80	0.06	0.02	84	0.08	0.02	85
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	25
Nonaccrual restructured	0.12	0.10	60	0.12	0.13	55	0.31	0.14	86	0.09	0.16	39	0.07	0.20	27
30-89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.49	0.32	77	0.24	0.40	35	0.33	0.43	45	0.38	0.44	47	0.42	0.47	53
90+ days past due assets	0.02	0.10	41	0.02	0.12	42	0.01	0.15	30	0	0.18	18	0.01	0.20	17
Nonaccrual assets	0.27	0.47	27	0.42	0.67	31	0.47	0.53	46	0.30	0.57	21	0.22	0.64	11
30+ days past due and nonaccrual assets	0.77	0.97	47	0.68	1.29	24	0.82	1.19	37	0.68	1.26	19	0.65	1.39	14
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.15	0.36	19	0.27	0.52	24	0.38	0.44	50	0.23	0.48	20	0.17	0.54	13
90+ days past due and nonaccrual assets + other real estate owned	0.15	0.37	17	0.27	0.55	20	0.38	0.48	44	0.23	0.52	18	0.17	0.59	12
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.28	0.41	37	0.51	0.60	42	0.78	0.53	76	0.59	0.60	52	0.59	0.72	37
Allowance for loan and lease losses	67.83	62.64	66	72.63	66.66	65	110.67	115.41	56	83.80	118.28	39	87.23	129.01	33
Equity capital + allowance for loan and lease losses	1.89	3.60	25	2.32	4.97	23	5.41	4.28	69	4.46	4.79	48	4.60	5.78	36
Tier 1 capital + allowance for loan and lease losses	2.26	4.30	24	2.63	6.05	17	6.71	5.65	66	5.56	6.16	47	5.90	7.35	39
Loans and leases + other real estate owned	0.54	0.71	44	0.85	0.97	45	1.01	0.85	65	0.76	0.96	38	0.79	1.15	29

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.69	0.26	91	0.26	0.39	43	0.34	0.38	56	0.41	0.42	56	0.45	0.44	57
90+ days past due	0.02	0.12	60	0.02	0.16	51	0.02	0.16	46	0.01	0.22	31	0.01	0.26	30
Nonaccrual	0.18	0.52	22	0.27	0.76	14	0.18	0.46	22	0.22	0.57	21	0.21	0.69	17
Commercial and industrial															
30–89 days past due	0.13	0.24	43	0.17	0.23	51	0.22	0.31	44	0.28	0.30	57	0.34	0.32	61
90+ days past due	0	0.04	18	0.03	0.03	68	0	0.05	14	0	0.05	11	0	0.05	11
Nonaccrual	0.82	0.57	74	0.92	0.75	68	1.59	0.83	82	0.69	0.76	54	0.38	0.93	29
Individuals															
30–89 days past due	0.85	0.63	70	0.85	0.83	55	1.05	0.83	61	0.74	0.84	39	0.65	0.97	33
90+ days past due	0	0.09	38	0	0.14	19	0	0.17	16	0	0.16	15	0	0.19	15
Nonaccrual	0.48	0.17	87	0.20	0.28	54	0.15	0.17	57	0.09	0.23	39	0.07	0.24	40
Depository institution loans															
30–89 days past due		0.01			0			0			0			0	
90+ days past due		0			0			0			0			0.05	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due		0.07			0.17			0.24			0.17			0.17	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.70			0.49			0.67			0.75			0.96	
Foreign governments															
30–89 days past due		0.50			0			0.07			0.01			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.15			0.09			0.03			0.06			0.06	
Other loans and leases															
30–89 days past due	0	0.12	16	0	0.18	15	0	0.20	14	0	0.17	12	0	0.20	12
90+ days past due	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
Nonaccrual	0	0.09	21	0	0.15	19	0.59	0.13	89	0	0.14	17	0	0.10	18

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.81	0.46	80	0.58	0.65	59	0.78	0.67	67	0.90	0.71	70	0.99	0.74	72
	90+ days past due	0.02	0.24	53	0.01	0.33	42	0	0.31	30	0	0.46	29	0	0.49	24
	Nonaccrual	0.36	0.71	30	0.47	0.89	30	0.32	0.73	22	0.34	0.86	24	0.32	0.97	23
Revolving	30-89 days past due	0.51	0.28	78	0.27	0.48	35	0.35	0.45	37	0.64	0.50	66	0.25	0.61	24
	90+ days past due	0	0.02	72	0	0.03	64	0	0.05	50	0	0.05	50	0	0.07	46
	Nonaccrual	0.42	1.18	40	0.45	1.13	36	0.31	1	26	0.38	1.17	28	0.11	1.17	15
Closed-end	30-89 days past due	0.94	0.49	82	0.71	0.65	68	0.94	0.70	72	0.99	0.75	73	1.29	0.79	78
	90+ days past due	0.03	0.26	55	0.02	0.38	44	0	0.35	16	0	0.53	16	0	0.57	13
	Nonaccrual	0.34	0.67	28	0.48	0.87	32	0.32	0.70	24	0.32	0.84	25	0.41	0.96	30
Junior lien	30-89 days past due	0.02	0.01	81	0.03	0.02	75	0.04	0.02	76	0.03	0.03	64	0.03	0.03	55
	90+ days past due	0	0	75	0	0	32	0	0	29	0	0	24	0	0	22
	Nonaccrual	0.04	0.03	63	0.04	0.04	52	0.01	0.04	30	0.01	0.06	26	0	0.07	23
Commercial real estate	30-89 days past due	0.62	0.15	93	0.07	0.26	32	0.07	0.18	32	0.07	0.17	27	0.09	0.18	32
	90+ days past due	0.03	0.01	86	0.03	0.02	79	0.03	0.03	69	0.01	0.03	57	0.01	0.04	53
	Nonaccrual	0.05	0.38	12	0.15	0.62	13	0.10	0.23	30	0.15	0.28	34	0.13	0.34	30
Construction and development	30-89 days past due	0.02	0.17	46	0	0.28	11	0.02	0.28	31	0.03	0.21	32	0.03	0.23	30
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26
	Nonaccrual	0	0.20	15	0	0.41	11	0.04	0.20	36	0	0.19	12	0	0.24	8
1-4 family	30-89 days past due	0	0.02	30	0	0.03	28	0	0.06	25	0	0.06	25	0	0.07	25
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28
Other	30-89 days past due	0.02	0.13	58	0	0.22	13	0.02	0.20	41	0.03	0.13	46	0.03	0.13	44
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29
	Nonaccrual	0	0.16	18	0	0.35	12	0.04	0.17	43	0	0.15	15	0	0.18	10
Multifamily	30-89 days past due	0.01	0.07	58	0.10	0.09	71	0.04	0.08	58	0.04	0.10	56	0	0.07	21
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	0.02	0.17	53	0.08	0.11	60	0	0.05	21	0.19	0.08	83	0	0.10	16
Nonfarm non-residential	30-89 days past due	0.84	0.13	94	0.07	0.23	36	0.08	0.14	37	0.08	0.17	29	0.12	0.17	44
	90+ days past due	0.03	0.01	89	0.04	0.02	80	0.04	0.03	72	0.02	0.03	62	0.02	0.04	60
	Nonaccrual	0.06	0.45	14	0.18	0.80	15	0.13	0.28	28	0.15	0.30	33	0.19	0.38	31
Owner Occupied	30-89 days past due	0.10	0.04	81	0.03	0.07	44	0.03	0.07	33	0.03	0.09	22	0.08	0.07	60
	90+ days past due	0	0	79	0	0	70	0	0.01	58	0	0.01	52	0.01	0.02	60
	Nonaccrual	0.03	0.17	22	0.10	0.27	24	0.09	0.16	38	0.11	0.17	41	0.12	0.21	38
Other	30-89 days past due	0.75	0.08	94	0.04	0.14	46	0.05	0.07	49	0.05	0.07	56	0.05	0.09	44
	90+ days past due	0.03	0	93	0.04	0.01	84	0.04	0.01	84	0.01	0.01	71	0.01	0.02	72
	Nonaccrual	0.03	0.23	26	0.08	0.44	24	0.04	0.10	39	0.05	0.13	40	0.07	0.14	40
Farmland	30-89 days past due	0	0.10	31		0.11			0.23			0.25			0.27	
	90+ days past due	0	0	45		0			0.01			0.01			0.06	
	Nonaccrual	0	0.69	23		1.13			0.84			1.23			1.07	
Credit card	30-89 days past due		0.81			0.95			1.19			1.22			1.08	
	90+ days past due		0.45			0.63			0.78			0.73			0.75	
	Nonaccrual		0.10			0.05			0.11			0.09			0.08	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,694,394	1,708,211	0	0	0
Retained earnings	1,768,654	1,665,607	1,643,999	1,508,902	1,379,005
Accumulated other comprehensive income (AOCI)	-56,695	54,234	-43,847	-75,761	-48,492
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	3,406,353	3,428,052	1,600,152	1,433,141	1,330,513
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	631,946	360,739	369,825	373,147	356,981
Accumulated other comprehensive income-related adjustments	-56,695	54,234	-43,847	-75,761	-48,492
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,831,102	3,013,079	1,274,174	1,135,755	1,022,024
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,831,102	3,013,079	1,274,174	1,135,755	1,022,024
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	2,831,102	3,013,079	1,274,174	1,135,755	1,022,024
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	107,914	122,366	91,217	88,938	81,513
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	0
Tier 2 capital before deductions	107,914	122,366	91,217	88,938	81,513
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	107,914	122,366	91,217	88,938	81,513
Exited advanced approach tier 2 capital					
Total capital	2,939,016	3,135,445	1,365,391	1,224,693	1,103,537
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	20,906,937	15,786,970	11,476,788	11,308,408	10,737,042
Less: Deductions from common equity tier 1 capital	631,946	360,739	369,825	373,147	356,981
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	20,274,991	15,426,231	11,106,963	10,935,261	10,380,061
Total risk-weighted assets	14,868,324	10,588,361	10,067,423	9,868,596	9,164,288
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	19.04	12.37	95	28.46	12.35	99	12.66	12.11	69	11.51	12.09	48	11.15	12.16	39
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	19.04	13.11	94	28.46	13.08	98	12.66	12.78	56	11.51	12.85	34	11.15	12.95	22
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	19.77	14.91	93	29.61	15.23	98	13.56	14.36	42	12.41	14.45	16	12.04	14.63	10
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	13.96	8.98	97	19.53	9.13	99	11.47	9.76	85	10.39	9.71	73	9.85	9.53	61
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	94,471	94,121	90,209	91,499	82,773	0.37	27.67
Other insurance activities income	94,471	94,121	90,209	91,499	82,773	0.37	27.67
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	157,091	78,561	77,546	75,434	76,161	99.96	112.76

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.11			53.67			51.47			56.12			52.23	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.89			46.33			48.53			43.88			47.77	
Separate account assets (L/H) / Total life assets		13.40			11.24			7.26			8.53			2.52	
<hr/>															
Insurance activities revenue / Adjusted operating income	14.95	0.36	99	15.99	0.41	99	15.03	0.47	97	15.89	0.47	99	15.38	0.55	99
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36
Credit related premium income / Total premium income		32.99			38.23			34.91			44.54			43.04	
Other premium income / Total premium income		67.01			61.77			65.09			55.46			56.96	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43
Insurance net income (P/C) / Equity (P/C)		23.22			15.59			19.86			15.64			5.74	
Insurance net income (L/H) / Equity (L/H)		4.49			3.62			5.13			1.99			-2.99	
Insurance benefits, losses, expenses / Insurance premiums		927.51			447.82			233.61			160.49			127.33	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17			0.48	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	5.36	12	26	2.51	11.03	20	5.72	11.51	27	6.20	10.22	32	6.95	9.84	40
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0						
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities					
Debt securities	1,598	0	0	0	50
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	1,598	0	0	0	50
Total foreign deposits					
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0		
Non-interest-bearing deposits	0	0	0		

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans		0.66			0.87			1.25			1.17			1.08	
Cost: Interest-bearing deposits		0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases		6.83			-2.40			22.48			7.24			21.19	
Total selected assets		9.48			2.04			12.40		-100	3.24	1		0	21.86
Deposits		0.73			3.46			10.36			5			-0.77	46

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0				
Dividends	0	0	0				
Interest	0	0	0				
Management and service fees	0	0	0				
Other income	0	0	0				
Total income from subsidiaries	0	0	0	0	0		
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	0	0	0	0	0		
Operating Expenses							
Personnel expenses	4	0	0	0	0		
Interest expense	0	0	0	0	0		
Other expenses	7,610	92,923	465	384	358	-91.81	2002.21
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	7,614	92,923	465	384	358	-91.81	2003.31
Income (loss) before taxes	-7,614	-92,923	-465	-384	-358		
Applicable income taxes (credit)	-11,344	-13,933	-131	-108	-146		
Extraordinary items					0		
Income before undistributed income of subsidiaries	3,730	-78,990	-334	-276	-212		
Equity in undistributed income of subsidiaries	150,935	101,728	135,432	123,003	86,909	48.37	139.85
Bank subsidiaries	150,935	101,728	135,432	123,003	86,909	48.37	139.85
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	154,665	22,738	135,098	122,727	86,697	580.20	146.62
Memoranda							
Bank net income	150,935	101,728	135,432	123,003	86,909	48.37	139.85
Nonbank net income	0	0	0	0	0		
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

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RSSD Number

FR Dist.

Peer #

Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	3,250,877	95.43	2,674,877	78.03	1,594,768	99.66	1,427,423	1,324,519	21.53	160.34
Common and preferred stock	3,250,133	95.41	2,674,133	78.01	1,594,024	99.61	1,426,679	1,323,775	21.54	160.43
Excess cost over fair value	744	0.02	744	0.02	744	0.05	744	744	0.00	0.00
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	133,481	3.92	741,034	21.62	4,730	0.30	5,385	5,670	-81.99	2166.62
Cash and due from unrelated depository institution	1,190	0.03	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	21,055	0.62	12,141	0.35	770	0.05	392	384	73.42	5470.11
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,406,603	100.00	3,428,052	100.00	1,600,268	100.00	1,433,200	1,330,573	-0.63	171.45
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	251	0.01	0	0	116	0.01	59	60		311.48
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	251	0.01	0	0	116	0.01	59	60		311.48
Equity Capital	3,406,352	99.99	3,428,052	100	1,600,152	99.99	1,433,141	1,330,513	-0.63	171.44
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	1,863	0.05	1,868	0.05	0	0	0	0		-0.27
Common surplus	1,906,150	55.95	1,901,765	55.48	47,697	2.98	47,697	47,697	0.23	3896.37
Retained earnings	1,720,957	50.52	1,617,910	47.20	1,596,303	99.75	1,461,205	1,331,308	6.37	38.27
Accumulated other comprehensive income	-56,695	-1.66	54,234	1.58	-43,848	-2.74	-75,761	-48,492		
Other equity capital components	-165,923	-4.87	-147,725	-4.31	0	0	0	0		
Total liabilities and equity capital	3,406,603	100.00	3,428,052	100.00	1,600,268	100.00	1,433,200	1,330,573	-0.63	171.45
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

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RSSD Number

FR Dist.

Peer #

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	4.52	11.94	3	1.12	7.29	9	8.76	9.68	36	9.02	10.40	32	6.62	7.61	38
Bank net income / Average equity investment in banks	5.44	11.80	4	5.46	7.45	26	8.85	10.51	33	9.03	11.19	30	6.70	8.74	33
Nonbank net income / Average equity investment in nonbanks		13.12			9.75			7.89			7.10			4.73	
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income	97.59	96.79	28	447.39	88.16	99	100.25	82.22	39	100.22	82.56	39	100.24	80.64	45
Nonbank net income / Parent net income	0	3.40	15	0	3.59	14	0	5.93	10	0	3.78	11	0	7.76	11
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital	0.01	16.81	6	0	20.06	3	0.01	20.43	6	0	20.88	5	0	19.94	4
Total debt / Equity capital	0	11.71	11	0	14.41	10	0	14.31	13	0	14.69	15	0	13.95	14
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.63	8	0	16.67	6	0	16.36	7	0	17.10	6	0	16.10	7
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.77	11	0	14.68	10	0	14.56	13	0	15.14	15	0	14.35	14
Total debt / Equity capital – excess over fair value	0	11.81	11	0	14.52	10	0	14.51	13	0	14.81	15	0	14.10	14
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0.02	0.05	82	0.02	0.08	80	0.05	0.12	77	0.05	0.12	78	0.06	0.17	76
Long-term debt / Consolidated long-term debt	0	39.86	10	0	34.67	10	0	28.44	13	0	28.63	14	0	26.93	15
Double Leverage															
Equity investment in subs / Equity capital	95.44	103.22	10	78.03	102.81	1	99.66	103.22	30	99.60	103.10	32	99.55	102.10	34
Total investment in subs / Equity capital	95.44	108.40	5	78.03	110.16	0	99.66	111.07	17	99.60	112.48	21	99.55	111.30	22
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-1.01	0.29	3	-33.12	0.47	0	-0.04	0.36	27	-0.05	0.35	30	-0.07	0.52	31
Equity investment in subs – equity cap / Net income-div (X)		1.05			1.82			1.22			1.22			2.64	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	19.15	152.85	4	113.23	136.59	42	28.17	177.68	3	28.13	162.34	2	40.78	141.81	9
Cash from ops + noncash items + op expense / Op expense + dividend	22.32	154.48	6	201.99	147.24	76	-40.86	190.27	3	25.78	174.91	4	38.83	148.20	8
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-535.23	98.54	1	990.62	134.08	98	-40.86	116.34	4	25.78	103.19	8	38.83	92.33	21
Pretax operating income + interest expense / Interest expense		1,835.33			2,016.32			1,968.54			2,898.75			1,909.25	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,770.77			1,539.23			1,632.83			1,369.37			1,547.94	
Dividends + interest from subsidiaries / Interest expense + dividends	0	174.12	1		150.43			210.80			188.90			172.51	
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X)		47.61			35.64			57.11			33.93			24.63	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.44	25	0	3.85	24	0	2.64	28	0	2.61	28	0	3.24	24
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24			0.10	
Nonaccrual		0.92			1.03			0.54			6.54			7.38	
Total		1.09			1.13			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	16	0	2.66	14	0	5.62	12	0	5.50	12	0	5.68	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

BHC Name _____ City/State _____

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	1,383.89	66.37	99		81.10			57.84			57.26			68.72	
Dividends declared / Net income.....	33.37	28.27	61	0	42.29	4	0	33.08	3	0	27.33	5	0	31.29	5
Net income – dividends / Average equity.....	3.01	8.62	4	1.12	4.14	15	8.76	6.46	81	9.02	7.33	73	6.62	5.03	71
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	0	155.92	7		132.17			178.13			157.73			130.71	
Dividends from nonbank subsidiaries.....	0	4.90	22		3.41			7.53			7.13			12.57	
Dividends from subsidiary holding companies.....	0	5.91	45		4.85			21.40			16.86			18.99	
Dividends from all subsidiaries.....	0	203.53	2		174.85			260.40			215.26			196.35	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	0	45.96	5	0	60.28	4	0	66.55	4	0	60.71	4	0	59	4
Interest income from bank subsidiaries.....	0	0.11	24	0	0.36	20	0	0.54	18	0	0.52	18	0	0.76	17
Management and service fees from bank subsidiaries.....	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries.....	0	51.33	3	0	62.88	3	0	69.36	3	0	63.43	2	0	62.82	3
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....		62.63			56.39			82.95			51.40			102.35	
Interest income from nonbank subsidiaries.....		2.44			7.38			20.25			18.56			8.11	
Management and service fees from nonbank subsidiaries.....		0.37			0.86			1.92			2.96			0.85	
Other income from nonbank subsidiaries.....		0.07			0.16			1.06			0.15			0.81	
Operating income from nonbank subsidiaries.....		87.22			79.84			150.41			99.33			165.35	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies.....		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....		74.16			69.76			67.32			65.18			59.17	
Interest income from bank subsidiaries.....		0.23			0.63			0.80			0.92			0.94	
Management and service fees from bank subsidiaries.....		1.44			1.87			1.81			2.01			2.17	
Other income from bank subsidiaries.....		0.02			0.04			0.03			0.02			0.09	
Operating income from bank subsidiaries.....		83.13			82.20			78.80			74.20			69.23	
Dividends from nonbank subsidiaries.....		3.07			1.95			2.65			2.57			2.65	
Interest income from nonbank subsidiaries.....		0.18			0.73			1.19			2.32			2.79	
Management and service fees from nonbank subsidiaries.....		0.01			0.02			0.06			0.03			0.07	
Other income from nonbank subsidiaries.....		0.01			0.01			0.04			0.02			0.17	
Operating income from nonbank subsidiaries.....		4.67			4.70			7.29			7.64			9.99	
Dividends from subsidiary holding companies.....		2.10			2.53			4.52			5.15			5.49	
Interest income from subsidiary holding companies.....		0.01			0.11			0.20			0.37			0.13	
Management and service fees from subsidiary holding companies.....		0			0			0			0			0	
Other income from subsidiary holding companies.....		0			0			0			0			0	
Operating income from subsidiary holding companies.....		3.91			4.56			6.08			6.79			6.46	
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87			83.68	
Loans and advances from subsidiaries / Total debt.....		26.38			27.08			28.33			26.53			39.18	